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N8**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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| Applicant and Inventor | Ho Keung, TSE.  |
| Filing Date            | 07/09/98  |
| Application Number     | 09/112,276  |
| Group Art Unit         | 2132  |
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**Official**

Hon. Commissioner of Patents and Trademarks.

Date : Jun 19, 2003

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Sir,

**Response to Advisory Action of May 20, 2003****Introductory Comments :**

I would like to express my gratitude to the Examiner for proposing an amendment of claim 1. But in the advisory action I find no reason there why the Examiner found the arguments for overcoming "Haas et al combined with Wiedemer" not acceptable.

The Examiner indicates in section 3 that Haas et al does not teach 2 features, that is, "encrypted identity information" and "enablement of an electronic commerce operation involves a remote computer". Accordingly, I select the former feature "encrypted identity information", to make my claims 1, 7, 12, 14, 16, 20 technically distinguishable from Haas et al.

But I am not going to use the Examiner's new limitation "encrypted identity information" directly, instead I shall use a new limitation to preclude Haas in a more direct manner : "use of said software is being permitted ... without having information capable of being used for accessing a user financial account be provided in a user-accessible and human-recognizable form" in claims 1, 7, 12, 14, 16, 20.

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